At the request of The Citizens Savings Bank of Thurmont Md the following Mortgage is received for record dand recorded February 21st, 1921 at 1.25 O'clock

P.M. Test; - Eli G. Haugh, Clerk.

THIS MORTGAGE made this 12th day of February in the year nineteen hundred and twenty one by me Annie L. Penner (unmarried) of Frederick County, State of Maryland,

WITNESSETH; - Whereas the said Annie L. Penner now stands indebted unto the Citizens Savings Bank of Thurmont, Frederick County, Maryland, a body corporate in the sum of Five Dollars, upon her promissory note bearing even date with this mortgage, payable to said Citizens Savings Pank, or order six months after date, and for the better securing the payment of said promissory note, when due and payable according to the tenor thereof as well as the payment of any renewal thereof with all interest thereon, the said Annie L. Penner has agreed to execute this Mortgage.

NOW THEREFORE in consideration of the above recited premises and of the payment of the sum of Five Dollars by the said Citizens Savings Fank, to the said Annie L. Penner/at and before the execution and delivery hereof, the receipt of which is hereby acknowledged, I the said Annie L. Renner do hereby grant and convey unto the said Citizens Savings Bank, all that tract or parcel of land situate, lying and being in Lewistown District, Frederick County, Waryland said tract containing seven acres and three and one half perches of land more or less with improvements thereon, it being the same parcel of land which was conveyed unto the said Annie L. Fenner by deed from John William Shook and wife dated April 16th 1908, and is recorded in Liber S.T.E. No. 282, Folio 587, one of the land records for Frederick County, reference being had thereto it will more fully and at large appear.

Provided, that if the said Annie L. Fenner her personal representatives or assigns, shall pay the said promissory note at maturity, with all interest due thereon, or any renewal thereof, and shall perform each and every covenant in this mortgage contained, then this mortgage shall be null and void.

And further provided, that until default be made in the payment of the promissory note aforesaid at maturity, or of any renewal thereof, or in the payment of any installment of interest thereon when the same is due according to the tenor of said promissory note, the said Annie L. Penner shall possess the said mortgaged property as of their present estate therein.

And still further provided that if default be made in the payment of said promisscry note at maturity, or of any renewal thereof, or in the payment of any installment of interest when the same becomes due according to the tenor of said prommissory note. or in the performance or fulfillment of any covenant or agreement contained herein, then and in either case it shall be lawful for the said Citizens Savings Pank or its assignee or for Charles C. Waters Trustee to sell the said property and premises hereby mortgaged in front of the Post Office in Thurmont, Frederick County, Maryland, by Public Auction for cash after having given at least three weeks notice of the time place manner and terms of sale in some newspaper published in Frederick County.once a week prior to the date of sale, and to apply the proceeds of sale to the payment in the first place of the expenses attending the sale, including the usual Chancery commissions and a reasonable counsel fee for filing bond, report of sale and attending to the ratification thereof, and then to the payment of the promissory note aforesaid, or renewal thereof, with all interest due thereon, whether the same be due and payable according to the tenor of said promissory note or not, and the surplus, if any, to pay the same to the said Annie L. Renner or to whoever may be entitled to the same.